

FILED

MAR 15 2017

U. S. DISTRICT COURT  
EASTERN DISTRICT OF MO  
ST. LOUIS

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

V.

FRANK T. KENDRICK,

Defendant.

No:

**4:17CR00119 HEA/DDN**

**INDICTMENT**

The Grand Jury charges that:

## INTRODUCTION

At all times relevant to this indictment, unless otherwise indicated:

1. The defendant, Frank T. Kendrick, operated a fraudulent scheme by opening credit card accounts and lines of credit using the personal identifying information of R.C., T.C., and J.C.
2. R.C., T.C., and J.C. resided in the Eastern District of Missouri.
3. The defendant did not have lawful authority to possess or use the personal identifying information of R.C., T.C., and J.C.
4. The defendant was in possession of the names, addresses, social security numbers, and dates of birth of R.C., T.C., and J.C.
5. Synchrony Bank was a financial institution located in Orlando, Florida and elsewhere.

**THE SCHEME TO DEFRAUD**

6. Beginning in or around April, 2016, the defendant devised and participated in a scheme to defraud and attempted to devise a scheme to defraud, and obtained property by means of false and fraudulent pretenses and representations.

7. The defendant executed the scheme to defraud by using the personal identifying information of R.C., T.C., and J.C. to open credit card accounts for the purpose of fraudulently acquiring goods and services.

8. On or about April 22, 2016, the defendant attempted to open a credit card account at Capital One Bank, NA, using the personal identifying information of J.C. The credit card application was declined.

9. On or about April 27, 2016 the defendant opened a Capital One Bank, NA credit card, ending in 2601, using R.C.'s name, address, social security number, and date of birth. The defendant added himself as an authorized user. The credit card in his name ended in 9977. The credit line on the account was \$20,000.

10. On or about April 27, 2016, the defendant opened a Mens Wearhouse/Synchrony Bank credit card, ending in 9598, using R.C.'s name, social security number, date of birth, and address.

11. On or about April 27, 2016, the defendant opened a Toys R Us/Synchrony Bank credit card, ending in 9955, using R.C.'s name, social security number, date of birth, and address.

12. On or about April 28, 2016, the defendant opened a Car Care One/Synchrony Bank credit card, ending in 0425, using R.C.'s name, social security number, date of birth, and address.

13. On April 28, 2016, R.C. received a credit report addressed to "Robin C. Kendrick" at 6 Aberdeen Place, Saint Louis, Missouri. The credit report indicated that her address had been

changed to 4111 N. Blythe Avenue, Fresno, California on April 21, 2016. R.C. did not change her address.

14. Between April 28, 2016 and May 3, 2016, the defendant used the Car Care One credit card ending in 0425 to purchase \$1,912.25 worth of merchandise at Americas Tire Center in Fresno, California. The purchases were made under the account of Frank Kendrick and listed an address of 4111 Blythe Avenue in Fresno, California; however, the statements were mailed in R.C.'s name to her address in St. Louis, Missouri.

15. On or about November 8, 2016, the defendant opened a Care Credit/Synchrony Bank credit card, ending in 6609, using J.C.'s social security number, date of birth, and address. The defendant opened the account in the name of "Jean Kendrick" and the statements were mailed to J.C.'s address in Clayton, Missouri. Frank Kendrick added himself as an authorized user on the account.

16. On or about November 9, 2016, the defendant opened a J.C. Penney credit card, ending in 4473 using J.C.'s social security number, date of birth, and address.

17. On or about November 12, 2016, the defendant opened a Car Care One/Synchrony Bank credit card, ending in 4791, using J.C.'s social security number, date of birth, and address. The defendant opened the account in the name of "Jean Kendrick" and the statements were mailed to J.C.'s address in Clayton, Missouri.

18. During November, 2016, the defendant purchased \$135.23 goods and services from Midas in Fresno, California using the credit card obtained with J.C.'s personal identifying information; and \$1,430.36 using the credit card obtained with T.C.'s personal identifying information.

19. On or about November 15, 2016, the defendant opened a Car Care One/Synchrony Bank credit card, ending in 7317, using T.C.'s name, social security number, date of birth, and address. The credit card was mailed from Synchrony Bank in Orlando, Florida to T.C.'s address in St. Louis, Missouri. After the credit card had been mailed, the defendant changed the primary cardholder's name to "Thomas Kendrick."

20. On November 20, 2016, the defendant purchased \$1,430.36 worth of merchandise at Midas in Fresno, California using the credit card ending in 7317. The statements were mailed to "Thomas Kendrick," 5777 Lindell Blvd., Saint Louis, MO.

21. On or about November 17, 2016, the defendant opened an Old Navy Visa credit card, ending 5879, using T.C.'s name, social security number, date of birth, and address. The credit card was mailed to T.C.'s address in St. Louis, Missouri.

22. On or about November 18, 2016, the defendant opened a Sunglass Hut/Synchrony Bank credit card, ending in 9662, using T.C.'s name, social security number, date of birth, and address. The defendant then changed the name on the account to "Thomas Kendrick" and added himself as an authorized user on the account. Credit cards in the names of "Thomas Kendrick" and "Frank Kendrick" were mailed from Synchrony Bank to "Thomas Kendrick" at 5777 Lindell Blvd., Saint Louis, Missouri (T.C.'s address).

23. The defendant purchased \$1989.41 worth of merchandise and gift cards between November 18, 2016 and November 20, 2016 using the credit card ending in 9662.

24. On or about November 23, 2016, the defendant opened a Luxury/Synchrony Bank credit card, ending in 5019, and a Guitar Center/Synchrony Bank credit card, ending in 4971; using T.C.'s name, social security number, date of birth, and address. The cards were mailed to T.C.'s address in St. Louis, Missouri.

**EXECUTIONS OF THE SCHEME**

**COUNTS I-III: WIRE FRAUD**

25. The allegations contained in paragraphs 1 through 24 are re-alleged and incorporated as if fully set forth in this paragraph.

26. On or about the dates set forth below, in the Eastern District of Missouri, and elsewhere, defendant,

**FRANK T. KENDRICK,**

knowingly devised and intended to devise a scheme and artifice to defraud, and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing the above-described scheme and artifice to defraud, the defendant, did knowingly and willfully cause to be transmitted in interstate and foreign commerce, by means of wire communications, writings, signs, signals, pictures and sounds, as follows:

<b>Count</b>	<b>Description</b>	<b>Date</b>
<b>I</b>	R.C.'s name, address within the Eastern District of Missouri, birthdate and social security number to Synchrony Bank for the purpose of opening a Car Care credit card account in with R.C.'s personal identifying information	04/27/2016
<b>II</b>	T.C.'s first name, address within the Eastern District of Missouri, birthdate, and social security number to Synchrony Bank for the purpose of opening a Car Care One/Synchrony Bank credit card with T.C.'s personal identifying information	11/15/2016
<b>III</b>	Wire communication of J.C.'s first name, address within the Eastern District of Missouri, birthdate, and social security number to Synchrony Bank for the purpose of open a Car Care One/Synchrony Bank credit card with J.C.'s personal identifying information	11/12/2016

All in violation of Title 18, United States Code, Section 1343.

**COUNTS IV-VI: MAIL FRAUD**

27. The allegations contained in paragraphs 1 through 24 are re-alleged and incorporated as if fully set forth in this paragraph.

28. On or about the following dates, within the Eastern District of Missouri, and elsewhere, defendant,

**FRANK T. KENDRICK,**

for the purpose of executing and attempting to execute the above-described scheme and artifice to defraud, did knowingly and intentionally cause the following to be mailed and delivered via the United States Postal Service to the addresses listed below:

<b>Count</b>	<b>Mailing</b>	<b>Date</b>
<b>IV</b>	The Car Care One/Synchrony Bank credit card statement for account number #####-#####-0425 to be mailed to R.C., 6 Aberdeen Place, Saint Louis, MO 63105-2302	05/11/2016
<b>V</b>	The Sunglass Hut/Synchrony bank credit card, #####-#####-9662 to be mailed to T.C. under the name of Thomas Kendrick at 5777 Lindell Blvd., Saint Louis, MO 63112-1003	11/28/2016
<b>VI</b>	The Care Credit/Synchrony Bank credit card statement for account number #####-#####-6609 to be mailed to J.C. under the name of Jean Kendrick at 312 N. Meramec Ave., Apt. 203, Clayton, MO 63105-3774	12/04/2016

All in violation of Title 18, United States Code, Section 1341.

**COUNT VII**  
**(Aggravated Identity Theft)**

29. The allegations contained in paragraphs 1 through 28 are re-alleged and incorporated as if fully set forth in this paragraph.

30. On or about April 27, 2016, within the Eastern District of Missouri, and elsewhere, the defendant,

**FRANK T. KENDRICK,**

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, the name of R.C., during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit, wire fraud in violation of Title 18, United States Code, Section 1343, charged in Count I of this Indictment.

All in violation of Title 18, United States Code, Sections 1028A(a)(1).

**COUNT VIII**  
**(Aggravated Identity Theft)**

31. The allegations contained in paragraphs 1 through 28 are re-alleged and incorporated as if fully set forth in this paragraph.

32. On or about November 18, 2016, within the Eastern District of Missouri, and elsewhere, the defendant,

**FRANK T. KENDRICK,**

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, the name of T.C., during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit, mail fraud in violation of Title 18, United States Code, Section 1341, charged in Count V of this Indictment.

All in violation of Title 18, United States Code, Sections 1028A(a)(1).

**COUNT IX**  
**(Aggravated Identity Theft)**

9. The allegations contained in paragraphs 1 through 28 are re-alleged and incorporated as if fully set forth in this paragraph.

10. On or about November 8, 2016, within the Eastern District of Missouri, and elsewhere, the defendant,

**FRANK T. KENDRICK,**

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, the name of J.C., during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit, mail fraud in violation of Title 18, United States Code, Section 1341, charged in Count VI of this Indictment.

All in violation of Title 18, United States Code, Sections 1028A(a)(1).

**FORFEITURE ALLEGATION**

The Grand Jury further finds by probable cause that:

11. Pursuant to Title 18, United States Code, 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), upon conviction of an offense in violation of Title 18, United States Code, Section 1343 and 1341 as set forth in Counts I through VI of this Indictment, the defendants shall forfeit to the United States of America any property, real or personal, which constitutes or is derived from proceeds traceable to the violation.

12. Money Judgment: Subject to forfeiture upon a conviction of Counts I through VI is a sum of money equal to the total value of property, real or personal, constituting or derived from any proceeds traceable to such violation.

13. If any of the property described above, as a result of any act or omission of the defendant(s):



- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

A TRUE BILL.

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FOREPERSON

CARRIE COSTANTIN  
Acting United States Attorney

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JEANNETTE S. GRAVISS, #44483MO  
Assistant United States Attorney